

UNITED STATES BANKRUPTCY COURT
DISTRICT OF IDAHO

In re
HALE, CLYDE V

) Chapter 13
) Case No. 99-42056
)

Debtor(s)

) **TRUSTEE'S OBJECTION**
) **TO CLAIM and NOTICE**

TO: ASSOCIATES CAPITAL BANK
PO BOX 9039
DES MOINES, IA 50368-9039

NOTICE

YOU ARE HEREBY NOTIFIED that the Trustee has filed an objection to the allowance of your claim No. 15, filed on the 7TH day of JUNE, 2000 in this bankruptcy case.

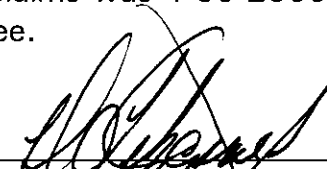
Your claim may be reduced, modified, or eliminated. You should read these papers carefully and discuss them with your attorney, if you have one.

YOU ARE FURTHER NOTIFIED that if you do not want the court to eliminate or change your claim and you wish to contest the Trustee's objection to your claim, a written reply to the objection, explaining your position, must be filed in duplicate within fifteen (15) days from the date this objection is mailed. File the original (1) with the Clerk of U.S. Bankruptcy Court, Federal Building, 801 E. Sherman, Pocatello, ID 83201, and (2) a copy with the Trustee. *If you mail your response to the court for filing, you must mail it early enough so that the court will receive it on or before the end of the (15) day period.*

YOU ARE FURTHER NOTIFIED that if the objection is a matter which can be corrected by filing an amended claim, you may do so prior to the expiration of the fifteen (15) day period. Failure to file a written reply will result in the Trustee requesting that the Court enter an Order disallowing the claim to the extent objected to. If you or your attorney do not take these steps, the court may decide that you do not oppose the objection to your claim and may grant the Trustee's request.

OBJECTION

Claim is filed as secured. Plan makes no provision for payment of this debt by Trustee. Also, Proof of claim was not timely filed; last day to file claims was 4-30-2000; claim should be disallowed for purposes of distribution by the Trustee.



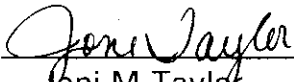
L.D. Fitzgerald, Trustee
P. O. Box 6199
Pocatello, ID 83205-6199
(208) 233-0500 (8:30 a.m - 5:00 p.m.)
(208) 233-1339 (Fax)

55

CERTIFICATE OF MAILING

The undersigned hereby certifies that a copy of the document on which this appears was mailed this date to the named creditor at the address shown below, and that the same was deposited by me in regular US Post Office in the City of Pocatello.

DATED: June 19, 2000

By: 
Joni M Taylor

ASSOCIATES CAPITAL BANK, PO BOX 9039, DES MOINES, IA 50368-9039
PAULA BROWN SINCLAIR, ATTORNEY, PO BOX 2322, TWIN FALLS, ID 83303-2322